The Numbers Behind a Concrete Flatwork Business

A free field guide from Bytell Press. The figures come from our example financial model for a single owner-led concrete flatwork crew. They are planning assumptions, not quotes for your market; the worksheet at the end is for your own numbers.

Most new concrete crews can pour and finish a good slab. Fewer have worked out how many jobs a month cover the truck, the loader and the owner's pay, or how much cash the first winter will eat. This guide gives you that arithmetic in two pages.

1. How the work is priced

Flatwork is sold by the **installed square foot**, materials and labor together. The example model uses these lines:

Service line	Model price	Model gross margin
Plain broom-finish flatwork	$7–$12 per square foot	35–42%
Stamped and decorative concrete	$12–$22 per square foot	42–50%
Tear-out and replacement	$2–$4 per square foot added to the new pour	30–38%
Small pads and short jobs	Job minimum of $1,200–$1,800	Protects against short-load fees
Blended across the mix	**About $4,500 per job**	**About 40%**

The margin is in the decorative work and in full-truck pours.

2. What it costs to open

The example model opens on about **$115,000**: a $75,000 equipment loan and about $40,000 of the owner's own money.

Use of funds	Amount
Skid-steer loader	$45,000
Work truck	$30,000
Finishing package, power buggy, trailer	$10,000
Forms, small tools, safety gear	$6,000
First-year insurance, license, bond	$6,000
Initial marketing and branding	$3,000
Working-capital reserve	$15,000

Use of funds	Amount
Total	**$115,000**

3. What it costs to stay open

The model carries these costs every month, whether or not a yard of concrete is poured:

Monthly fixed cost	Amount
Overhead: yard rent, insurance, software, phone, accounting, dues	$3,200
Equipment loan payment	$1,612
Total before owner pay	**$4,812**
Owner's draw	$6,000
Total with owner pay	**$10,812**

Two more costs rise and fall with the work: marketing at about 5% of revenue and card processing at about 0.8%. Together that is 5.8% of every dollar billed.

4. The break-even: the one number to know

Break-even revenue = monthly fixed costs ÷ margin.

Because marketing and card fees move with sales, take them off the gross margin first: 40% less 5.8% leaves 34.2% of each dollar to cover fixed costs.

With the model's numbers: $4,812 ÷ 0.342 = about **$14,070 a month**. At $4,500 a job, that is **about three jobs a month** just to keep the doors open.

That figure pays the owner nothing. Add the $6,000 draw and the sum becomes $10,812 ÷ 0.342 = about **$31,600 a month**, or **about seven jobs**. That second number is the one to plan around.

5. Plan for the first winter before it arrives

The model does not start at full speed. It opens at $16,000 a month and builds to a steady $45,000 a month, about ten jobs, over roughly nine months. On top of that it applies a seasonal curve:

Season	Multiplier	On a $45,000 steady month
May through August	1.2 to 1.25	$54,000 to $56,250
December through February	0.5 to 0.6	$22,500 to $27,000

A $22,500 winter month covers the bills but not the full owner's draw at $31,600. In the model, cash opens at about $40,000, falls to a little above $20,000 by mid-spring, and ends the first year near $50,300. The business gets through because the reserve is left alone and the owner takes less in the slow months.

6. Your numbers

Fill this in with quotes from your own market before you sign for equipment.

Question	Model	Yours
Average job size in dollars	$4,500	_____
Gross margin after materials and crew labor	40%	_____
Marketing and card fees as a share of revenue	5.8%	_____
Monthly fixed costs, before owner pay	$4,812	_____
Owner pay you need each month	$6,000	_____
Break-even revenue with owner pay	$31,600	_____
Jobs a month to break even with owner pay	About 7	_____

If your break-even needs more jobs than one crew can pour in your slow season, change the plan before you buy the iron: raise the price per foot, sell more decorative work, or finance less equipment.

This guide is general business information, not legal, tax, accounting or investment advice. The figures are illustrative assumptions from an example model and are not a forecast or a promise of results. Licensing and insurance requirements vary by state and are not covered here; check yours with the state agency.

Bytell Press publishes the full business plan, the editable financial model behind these numbers, and the operating playbooks for a concrete flatwork contractor.

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